Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 07/01/1984

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
EPISCOPAL SCHOOL OF DALLAS

4100 MERRELL RD
DALLAS, TX 75229-6217

2b Employer Identification Number (EIN) 75-1451116

2c Plan Sponsor's telephone number 214-358-4368

2d Business code (see instructions) 611000

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	04/08/2025	BLANCA HERNANDEZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	319
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	115
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	114
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	186
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	300
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	301
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	267
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	249
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2A 2F 2G 2L 2M

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 2
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE A
(Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EPISCOPAL SCHOOL OF DALLAS

D Employer Identification Number (EIN)
75-1451116

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
13-1624203	69345	334242	257	07/01/2023	06/30/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	11138398
5	Current value of plan's interest under this contract in separate accounts at year end	5	18510491

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	6d	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	12189737
c	Additions: (1) Contributions deposited during the year	7c(1)	46320		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	513295		
	(4) Transferred from separate account	7c(4)	91496		
	(5) Other (specify below)	7c(5)	0		
	▶				
	(6) Total additions			7c(6)	651111
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	12840848
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	1401405		
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)	157119		
	(4) Other (specify below)	7e(4)	143926		
	▶				
	(5) Total deductions			7e(5)	1702450
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	11138398

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- **a** ☐ Health (other than dental or vision)
- **b** ☐ Dental
- **c** ☐ Vision
- **d** ☐ Life insurance
- **e** ☐ Temporary disability (accident and sickness)
- **f** ☐ Long-term disability
- **g** ☐ Supplemental unemployment
- **h** ☐ Prescription drug
- **i** ☐ Stop loss (large deductible)
- **j** ☐ HMO contract
- **k** ☐ PPO contract
- **l** ☐ Indemnity contract
- **m** ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A
(Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EPISCOPAL SCHOOL OF DALLAS

D Employer Identification Number (EIN)
75-1451116

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
71-0294708	86509	664078	311	07/01/2023	06/30/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

BRETT PHILLIPS
15455 DALLAS PARKWAY
SUITE1250
ADDISON, TX 75001

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	3254550
5	Current value of plan's interest under this contract in separate accounts at year end	5	29526482

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	6d	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	3587144
c	Additions: (1) Contributions deposited during the year	7c(1)	241250		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	192228		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)	28607		
	▶				
	(6) Total additions			7c(6)	462085
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	4049229
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	539578		
	(2) Administration charge made by carrier	7e(2)	73350		
	(3) Transferred to separate account	7e(3)	160516		
	(4) Other (specify below)	7e(4)	21234		
	▶				
	(5) Total deductions			7e(5)	794678
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	3254551

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- **a** ☐ Health (other than dental or vision)
- **b** ☐ Dental
- **c** ☐ Vision
- **d** ☐ Life insurance
- **e** ☐ Temporary disability (accident and sickness)
- **f** ☐ Long-term disability
- **g** ☐ Supplemental unemployment
- **h** ☐ Prescription drug
- **i** ☐ Stop loss (large deductible)
- **j** ☐ HMO contract
- **k** ☐ PPO contract
- **l** ☐ Indemnity contract
- **m** ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2023** **This Form is Open to Public Inspection.**

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EPISCOPAL SCHOOL OF DALLAS

D Employer Identification Number (EIN)
75-1451116

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TIAA-CREF

13-1624203

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VOYA

71-0294708

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2023

This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
EPISCOPAL SCHOOL OF DALLAS

D Employer Identification Number (EIN)
75-1451116

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE

b Name of sponsor of entity listed in (a): TIAA-CREF

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-1624203-004	P	713931

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EPISCOPAL SCHOOL OF DALLAS

D Employer Identification Number (EIN)
75-1451116

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	448878	458927
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	25409305	30581428
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	16416994	17455545
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	15776881	14392949
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	58052058	62888849
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	58052058	62888849

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

			(a) Amount	(b) Total
	Income			
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	914896	
	(B) Participants	2a(1)(B)	1397732	
	(C) Others (including rollovers)	2a(1)(C)	306805	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2619433
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	34161	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		34161
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1066566	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1066566
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		6252403
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		9972563
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4939691	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		4939691
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		11091
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	184990	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		184990
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5135772
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		4836791
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: LANE GORMAN TRUBITT, LLC **(2)** EIN: 75-1044330

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**	X		2120
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2023

This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EPISCOPAL SCHOOL OF DALLAS

D Employer Identification Number (EIN)
75-1451116

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 13-1624203

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702844A .

Financial Statements and Independent Auditor's Report

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan

For the years ended June 30, 2024 and 2023

LANE GORMAN TRUBITT, LLC
Accountants & Advisors

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EPISCOPAL SCHOOL OF DALLAS 403(B)
AMENDED AND RESTATED DEFINED
CONTRIBUITON PLAN

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JUNE 30, 2024 AND 2023

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LANE GORMAN TRUBITT, LLC
Accountants & Advisors

Independent Auditors' Report

Plan Administrator and Participants
Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of the Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits as of June 30, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended June 30, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from qualified institutions as of June 30, 2024 and 2023 and for the year ended June 30, 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America ("GAAP").

- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter — Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of June 30, 2024 and the supplemental Schedule of Delinquent Participant Contributions for the year ended June 30, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Lane Gorman Trubitt LLC

Dallas, Texas
April 7, 2025

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
June 30,

	2024	2023
ASSETS		
Investments at fair value:		
Pooled separate accounts	$ 1,054,948	$ 1,457,926
Registered investment company accounts	17,455,545	16,416,994
Variable investment funds	29,526,480	23,951,379
Fixed account investment fund	3,254,551	3,587,143
Insurance company general accounts	9,102,750	9,700,600
	60,394,274	55,114,042
Investments at contract value:		
Insurance company general accounts	2,035,648	2,489,138
Total investments	62,429,922	57,603,180
Notes receivable from participants	458,927	448,878
Total assets	62,888,849	58,052,058
LIABILITIES	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 62,888,849	$ 58,052,058

The accompanying notes are an integral part of these financial statements.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the year ended June 30, 2024

ADDITIONS		
Investment income:		
Net appreciation in fair value of investments	$	6,252,402
Interest and dividends		1,066,566
Total investment income		7,318,968
Interest income on notes receivable from participants		34,162
Contributions:		
Participant		1,397,732
Employer		914,896
Rollover		306,805
Total contributions		2,619,433
Total additions		9,972,563
DEDUCTIONS		
Benefit payments to participants		4,950,782
Administrative expenses		184,990
Total deductions		5,135,772
NET INCREASE		4,836,791
NET ASSETS AVAILABLE FOR BENEFITS, at beginning of year		58,052,058
NET ASSETS AVAILABLE FOR BENEFITS, at end of year	$	62,888,849

The accompanying notes are an integral part of these financial statements.

1. DESCRIPTION OF PLAN

The following description of the Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established by the Episcopal School of Dallas (the "Organization" or "Plan Sponsor") under the provision of Section 403(b) of the United States Internal Revenue Code ("IRC"), which includes a qualified cash or deferred arrangement as described in Section 403(b) of the IRC, for the benefit of eligible employees of the Organization. All full-time employees and part-time employees of the Organization are immediately eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Administration

The Plan is administered by a plan committee. The duties of the plan committee are to oversee the operations of the Plan and to provide for prudent investment of Plan assets. Accordingly, the plan committee has been granted discretionary authority concerning investment and management activities.

On May 24, 2016, the Plan entered into an agreement with Voya Retirement Insurance and Annuity Company ("VRIAC") for plan administration services. This is in addition to the plan administration responsibilities that remain with Teachers Insurance and Annuity Association and College Retirement Equities Fund ("TIAA and CREF"). TIAA and CREF and VRIAC serve as custodians for the Plan's funds (the "Custodians") and execute all investment actions at the discretion of Plan participants. Recordkeeping responsibilities are maintained by Teachers Insurance and Annuity Association of America ("TIAA") and VRIAC for their respective investments.

Contributions

Each year, participants may contribute up to 100% of pre-tax annual eligible compensation as defined in the Plan, subject to the dollar limitation under §402(g) of the IRC. The Plan provides for a participant election to have pre-tax and/or after-tax (Roth) elective deferral contributions made. Participants may also contribute amounts representing rollover distributions from other eligible retirement plans.

Effective July 1, 2023, the Plan was amended to allow an automatic deferral provision. The automatic deferral applies to each employee whose entry date is on or following the automatic deferral effective date. The Plan Sponsor will withhold as the automatic deferral percentage 3% from the participant's compensation each payroll period unless the participant makes a contrary election. The automatic deferral percentage will increase by 1% per year up to a maximum of 5% of compensation. Elective deferrals will increase on the first day of each plan year.

Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions ("Age 50 Catch-Up" contributions). An additional "15-Year Catch-Up" contribution is available under 403(b) arrangements of certain eligible employers (i.e. tax-exempt educational institutions, hospitals, home health service agencies, certain churches and health and welfare organizations). Employees must have completed 15 years of service with the Organization and a calculation must be performed to determine if the employee is eligible for the full $3,000 catch-up amount. Under this catch-up provision, there is a lifetime limit of $15,000. Participants who are eligible for both the 15-Year Catch-Up and the Age 50 Catch-Up are considered to first make contributions under the 15-Year Catch-Up provision. Participants direct the investment of their contributions into various investment options offered by the Plan.

1. DESCRIPTION OF PLAN (Continued)

Contributions (Continued)

Full-time employees, as defined, are eligible to receive matching employer contributions upon completion of one year of service. Employees who work less than 20 hours per week are ineligible to receive matching employer contributions. A contribution is made on behalf of all the Organization's participants who contribute at least 5% of their compensation into the Plan. Effective July 1, 2023, the plan was amended as follows: employee deferrals less than 5% of pay will receive a 100% match after a year of service; employee deferrals of 5% or more will receive a match equal to a % of compensation based on years of service. The Plan provides for matching contributions according to a service-graded match:

Years of Eligibility	Matching Formula
Greater than or equal to 1 year, but less than 10 years	100% of the amount deferred up to 5% of compensation
Greater than or equal 10 years, but less than 15 years	100% of the amount deferred up to 6% of compensation
Greater than or equal 15 years, but less than 20 years	100% of the amount deferred up to 7% of compensation
Greater than 20 years	100% of the amount deferred up to 8% of compensation

Participant Accounts

Each participant's account is credited with the participant's contributions, reduced for any related distributions, and adjusted for allocations of (a) contributions from the Organization, if any, (b) plan earnings or losses, and (c) administrative expenses. The participant determines both the amount to be invested and the allocation of the investment to one or more of the investment alternatives. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions, plus actual earnings thereon, as well as the Organization's matching contribution at the time the contribution is made.

Investment Options

Upon enrollment in the Plan, a participant may direct the contributions made to the Plan to any one or more of the investment alternatives maintained by the Custodians, determined at the discretion of the participant and in such multiples as the participant prescribes. A participant may change his or her investment direction with respect to future contributions or redirect the investment of his or her account balances.

Plan Loans

Plan loans are issued as separate contracts by TIAA, as contemplated under IRC section 72(p)(5) and do not represent Plan assets. Loans are available to participants through TIAA, subsequent to certain limitations. Plan loans are issued from the funds owned by TIAA and loan proceeds are not removed from a participant's account balance. Adequate security is required, and a portion of the participant's account is reserved, or held as collateral, to cover 110% of the outstanding loan in case of default for the period of time the loan is outstanding. The collateral is held in the TIAA Traditional Annuity as either part of a Group Supplemental Retirement Annuity ("GSRA") contract or as a separate Retirement Loan contract.

The loan interest rate for these plan loans may be fixed or variable and the initial rate is determined by the terms of the controlling contract as is the rate adjustment details and frequency. For all Plan loans, interest is paid directly to TIAA. Plan loans are not reflected in the accompanying statements of net assets available for benefits. At June 30, 2024 and 2023, participants had outstanding Plan loan balances due to TIAA of $31,420 and $29,820, respectively.

1. DESCRIPTION OF PLAN (Continued)

Notes Receivable from Participants

Effective June 1, 2016, participant loans were offered as part of the Plan and are issued directly from the participant's account. These participant loans are classified as notes receivable from participants on the accompanying statements of net assets available for benefits, measured at their unpaid principal balance plus any accrued but unpaid interest. Loans must be at least $1,000 and are limited to the lesser of $50,000, reduced by the highest outstanding loan in the previous 12 months, or 50% of their vested account balance. All participant loans are secured by the balance of the participant's account.

The interest rate for notes receivable from participants is fixed at the time of issuance and determined by the prime interest rate as published in the Wall Street Journal plus 1%. Interest income is recorded on the accrual basis in the accompanying statement of changes in net assets available for benefits. The repayments for notes receivable are received directly from participants and are reinvested based on the participant's investment elections in place at the time of repayment. Loans must be repaid within 57 months, or 240 months for a residential loan. Notes receivable from participants have various maturity dates through March 2029. Delinquent participant loans, due to nonpayment as defined, are reclassified as distributions based upon the terms of the Plan document. At June 30, 2024 and 2023, the Plan had outstanding notes receivable from participants of $458,927 and $448,878, respectively. Interest rates on notes receivable range from 4.25% to 9.50% as of June 30, 2024. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of June 30, 2024 and 2023.

Payment of Benefits

On retirement, death, disability, or termination of service, a participant (or participant's beneficiary in the event of death) may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, installment payments, partial payments, or an annuity contract (if assets are held in a custodial account) or converted to an income option (if assets are invested in an annuity contract). For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. In addition, in-service, hardship, and disability distributions are permitted if certain criteria are met. Benefits are recorded when paid.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies consistently applied in the preparation of the accompanying financial statements follows:

Method of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

Use of Estimates

In preparing financial statements, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Administrative Expenses

Certain administrative expenses of the Plan are paid by the Plan. The remaining administrative expenses are paid by the Organization. The Plan has no obligation to reimburse the Organization for the expenses paid by the Organization. Plan expenses paid by the Organization are not included in these financial statements.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses (Continued)

Under the terms of a recordkeeping services agreement amendment effective July 1, 2017, 0.09% of plan assets, 0.20% of plan assets excluding the stability of principal option and $140 per participant per year are deposited into the Plan's Recordkeeping Expense Account which may be used to pay direct, reasonable, and necessary expenses of the Plan as defined by ERISA. The Plan has a forfeiture account. The balance in the forfeiture account at June 30, 2024 and 2023 was $9,551 and $949, respectively. The forfeiture account is used to pay plan expenses. The balance in the Plan's Recordkeeping Expense Account at June 30, 2024 and 2023 was $23,171 and $16,262, respectively. For the year ended June 30, 2024, the Plan paid expenses of $65,879, from the Recordkeeping Expense Account. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation of fair value of investments.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon terms of the Plan document and are taxable to the participants.

Investment Valuation and Income Recognition

Investments are stated at fair value, with the exception of the fully benefit-responsive investments noted below, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Changes in market value are reflected in operations. Pooled separate accounts represent investments with various investment managers. Pooled separate accounts are valued at the net asset value of units held by the Plan at year end. The net asset value is based on the market value of the underlying investments and as supported by the unit prices of actual purchase and sale transactions occurring as of or close to the financial statement date, or as determined by the Custodians. Registered investment company accounts (mutual funds) represent investments with various investment managers. The respective fair values of the mutual funds are determined by reference to the mutual funds' underlying assets, which are principally marketable equity and fixed income securities with the investment managers specifying the sources to use for underlying investment asset prices. Shares held in mutual funds are traded on national securities exchanges and are valued at the net asset value ("NAV") at year end, as presented in the statements of net assets available for benefits.

Purchases and sales of investments are recorded on the trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. The net appreciation (depreciation) of investments, including realized gains and losses on sales during the year and current changes in unrealized appreciation (depreciation) in the market value of investments held at year-end, are presented in the statement of changes in net assets available for benefits.

Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution attributed to a fully benefit responsive investment contract because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits present the investment contracts on a contract value basis.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition (Continued)

The pooled separate account represents an investment in the Teachers Insurance and Annuity Association ("TIAA") Real Estate Account (the "REA") which is a variable annuity. The objective of the REA is to provide favorable long-term returns primarily through rental income and appreciation of real estate and real estate-related investments owned by the REA. The REA will also invest in non-real estate-related publicly traded securities and short-term higher quality liquid investments that are easily converted to cash to enable the REA to meet participant redemption requests, purchase or improve properties, or cover other expense needs. The REA intends to have between 75% and 85% of its assets invested directly in real estate or real estate-related investments. Holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The remainder will be invested in publicly traded, liquid investments, which are priced using values from independent pricing sources. The REA from time to time will also make foreign real estate investments, which may not comprise more than 25% of the REA's net assets. The REA provides for daily purchases and redemptions by the Plan with no advance notice requirements and has redemption prices that are determined by the REA's unit value. Each participant is limited to one redemption transaction from this account per quarter. There are no unfunded commitments from participants in the Plan who invest in this account.

The registered investment company accounts include mutual fund accounts held with TIAA-CREF. TIAA-CREF Funds is registered with the Securities and Exchange Commission under the Investment Company Act of 1940 as an open-end management investment company. Current offerings include domestic and international equities, fixed income, real estate securities, asset allocation and money market funds (the "TIAA-CREF Accounts"). The TIAA-CREF Accounts are valued daily based on their share value. The TIAA-CREF Accounts generally provide for daily redemptions by the Plan with no advance notice requirements, and have redemption prices that are determined by the NAV. Data for NAVs are available daily to plan administrators and client investors on the TIAA website or listed on the NASDAQ website and provide sufficient corroborative evidence to ascertain the relationship between each fund's NAV and the values of individual underlying holdings.

The CREF Accounts invest principally in equity securities, fixed-income instruments, and short-term investments in accordance with each portfolio's investment objectives. The CREF equity funds invest in a diversified portfolio of domestic and/or foreign stocks to achieve a long-term rate of return. The CREF fixed income funds invest in various types of debt securities, including U.S. Government bonds, to achieve a long-term rate of return while preserving capital. CREF multi asset funds invest in domestic and foreign equities and in fixed income securities to achieve a long-term rate of return while giving special consideration to certain social criteria. The CREF money market fund invests in high quality, short-term instruments (commercial paper, bank obligations, and U.S. government-issued securities) to achieve high current income and capital preservation. CREF Account investments are primarily valued using market quotations or prices obtained from independent pricing sources who may employ various pricing methods to value the investments including matrix pricing. CREF Money Market Account holdings are generally valued at amortized cost. Each CREF Account determines its unit value each day. In an effort to reduce market timing and excessive trading, unitholders will are not permitted to make electronic transfers (i.e., transfers over the Internet, by telephone or by fax) back into that same account through a purchase or exchange for 90 calendar days, if a sale/exchange, repurchase, and resale/exchange within that account is made within a sixty-day period, other than for the CREF Money Market Account.

The TIAA-CREF Accounts invests principally in equity securities, fixed-income instruments, other mutual funds, and short-term investments in accordance with each fund's investment objectives. Each fund is a separate portfolio with its own investment objective and strategies. The TIAA-CREF equity funds invest in a diversified portfolio of domestic and/or foreign stocks to achieve a long-term rate of return. The TIAA-CREF fixed income funds invest in various types of debt securities, including U.S. Government bonds, to achieve a long-term rate of return while preserving capital. TIAA-CREF multi asset funds invest in domestic and foreign equities and in fixed income securities to achieve a long-term rate of return. The TIAA-CREF money market fund invests in high quality, short-term instruments to achieve high current income and capital preservation. This account primarily invests in commercial paper, bank obligations, and U.S. government-issued securities. The TIAA-CREF Lifecycle Funds, which are additional funds or portfolios, invest in certain other funds TIAA-CREF Money Market Account holdings are generally valued at amortized cost. Each TIAA-CREF account determines its share value each day. The TIAA-CREF Money Market Fund is managed to maintain a constant value, though not guaranteed, of $1 per share. In an effort to reduce market timing and excessive trading, unitholders will be locked out of a fund for 90 days if a sale/exchange, repurchase, and resale/exchange within that fund is made within a 60-day period, other than for the TIAA-CREF Money Market Fund or TIAA-CREF Short-Term Bond Fund. Certain funds charge a 2% redemption fee on redemption of shares occurring within 60 days of the initial purchase date to defray commissions, market impact or other costs.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition (Continued)

The variable investment funds are pooled separate accounts held with Voya. The separate account owns and holds the underlying mutual fund or collective trust shares which are valued daily at their net asset values. Plans and participants hold units of participation in the separate account. The accumulation unit value ("AUV") is the value of each unit in the separate account and the separate account is valued daily as the number of accumulation units held multiplied by the AUV. There are no restrictions on redemption of the funds.

The TIAA Traditional Annuity (the "Traditional Annuity") is a fixed rate annuity contract that is fully and unconditionally guaranteed by Teachers Insurance and Annuity Association of America. The type of contract through which a participant invests in the Traditional Annuity determines the applicability of certain account features, such as the guaranteed minimum interest rate, additional interest declarations, the degree of liquidity of the participant's account, and the options for receiving income upon retirement. When participants choose to allocate a portion of their retirement savings to the Traditional Annuity during the accumulation phase of the contract, their contributions purchase a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal, plus a specified minimum rate of interest, is guaranteed by TIAA-CREF's claims-paying ability. The Traditional Annuity is reported at contract value and segregated into non-benefit and fully benefit responsive categories. During the accumulation phase, the Traditional Annuity provides a guarantee of principal, a guaranteed minimum rate of interest (between 1% and 3%), and the potential for additional interest if declared by TIAA. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1. Additional interest is not guaranteed for future years. In determining crediting rates, TIAA considers a variety of factors, such as (a) the net investment earnings rate associated with each grouping of contributions received, (b) the financial strength of TIAA and its current capital and surplus level, (c) the competitive environment, and (d) amounts to retain as a risk provision to ensure that contract guarantees will be met. When the contract value accumulation is converted to an annuity based on life expectancy, the present value of the stream of payments is equal to the accumulation. Contract value equals the accumulated cash contributions, interest credited to the Plan's contracts, and transfers, if any, less any withdrawals and transfers, if any. The Traditional Annuity is not available for sale or transfer on any securities exchange. TIAA issues various types of contracts as funding vehicles for retirement plans. Certain contract types contain liquidity restrictions on the redemption of TIAA Traditional Annuity accumulations, which could impact the value realized upon exiting the contract. The Plan Administrator does not believe that the occurrence of any such event, which would limit the Plan's ability to transact at contract value with participants, is probable. The fixed annuity contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

The Plan invests in investment contracts through the Voya Fixed Plus Account III (the "Fixed Fund"). The Fixed Fund is backed by Voya's general account assets. The Fixed Fund is credited with contributions and earnings on the underlying investments and charged for participant withdrawals. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value. All contributions and transfers to the Fixed Fund earn interest at the guaranteed rate in effect at the time such contribution or transfer is made. All monies in the Fixed Fund will earn interest at the guaranteed rate until that guaranteed rate is changed. Voya bears the risk of the Fixed Fund values and for paying interest. The underlying contract has no restrictions on the use of Plan assets and there are no valuation reserves recorded to adjust contract amounts. The Fixed Fund is considered to be fully benefit-responsive and is included in the accompanying financial statement at contract value, which represents contributions made under the contract plus earnings, less withdrawals and administrative expenses.

Risks and Uncertainties

The Plan provides for investments in various investment securities with different investment strategies, which, in general, are exposed to various risks, such as interest rate, credit, foreign investment, active management, and overall market volatility risks. Market risks include global events, which could impact the value of investment securities, such as a pandemic or international conflict. The Plan attempts to limit these risks by authorizing and offering participants a broad range of investment options that are invested in high quality securities or are offered and administered by reputable and known investment companies. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits. The Plan's exposure to a concentration of risk is limited by the diversification of investments across multiple investment fund options. Additionally, the investments within each investment fund option are further diversified into varied financial instruments.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risks and Uncertainties (Continued)

Market conditions have resulted in an unusually high degree of volatility and increased the risks and may affect the short-term liquidity associated with certain investments held by the Plan which could impact the value of investments after the date of these financial statements. Because the values of individual investments fluctuate with market conditions, the amount of gains or losses that will be recognized in subsequent periods, if any, cannot be determined.

Plan Records Management

In November 2007, the Department of Labor ("DOL") issued amended regulations eliminating an exemption granted to 403(b) plans from the annual Form 5500 reporting and disclosure requirements under Part 1 of Subtitle B of Title I of ERISA. Prior to the amended regulations, the Plan was not viewed as a separate reporting entity. Historically, the Plan was viewed as a collection of individual contracts with which participants could engage in a range of actions with limited involvement, if any, by the Organization. Accordingly, various accounting records and supporting documents related to the Plan's 403(b) contracts and custodial accounts issued to current and former employees prior to July 1, 2008 were not available from TIAA and CREF. Consequently, the accompanying financial statements have been prepared based on available records analyzed by Plan management.

As certain records were not available from the inception of the Plan, the effect, if any, on the completeness or accuracy of the Plan's accompanying financial statements cannot be determined.

3. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures* provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. For the year ended June 30, 2024, there were no significant transfers in or out of levels 1, 2, or 3.

3. FAIR VALUE MEASUREMENTS (Continued)

Following is a description of the valuation methodologies used for assets measured at fair value. As identified below for some of the annuity contracts, the Plan has applied a practical expedient and concluded that the net asset value ("NAV") reported by the underlying fund approximates the fair value of the investment, unless it is probable that all or a portion of the investment will be sold for an amount different from the NAV. There have been no changes in the methodologies used at June 30, 2024 and 2023:

Pooled Separate Account: Real Estate Account ("REA") - The REA generally invests in real estate properties and real estate related investments. The REA's fair value is principally derived from the market value of the underlying real estate holdings or other real estate related investments. Real estate is valued principally using external appraisals, which are estimates of property values based on a valuation professional's opinion. The fund is valued at NAV, which is considered by management to be the best approximation of fair value. Daily unit values for the TIAA REA are listed on NASDAQ's website. Although the underlying assets of the fund cannot be quickly sold and converted to liquid assets, the TIAA general account provides the fund with a liquidity guarantee whereby TIAA ensures that the fund has funds available to meet participant redemption, transfer, or cash withdrawal requests.

The REA provides for daily purchases and redemptions with no advance notice requirements, and has redemption prices that are determined by the REA's NAV. Each participant is limited to one redemption transaction from this account per quarter. There are no unfunded commitments from participants in the Plan who invest in this account.

Registered Investment Company Accounts: CREF Accounts and TIAA Access Annuities - The fair values of accumulation units held by the Plan in CREF Accounts and TIAA Access Annuities are based on each account's daily net asset value ("NAV"), which is considered by Plan management to be the best approximation of fair value. Data for NAVs are available daily to Plan administrators and client investors on TIAA and CREF's website or listed on the NASDAQ website and provide sufficient corroborative evidence to ascertain the relationship between each fund's NAV and the values of individual underlying holdings. Underlying holdings include mutual funds and are primarily valued using market quotations or prices obtained from independent pricing sources.

In an effort to reduce market timing and excessive trading, unitholders are not permitted to make electronic transfers (i.e., transfers over the internet, by telephone, or by fax) back into the same account through a purchase or exchange for 90 calendar days, if a sale/exchange, repurchase, and resale/exchange within that account is made within a six-day period, other than for the CREF Money Market Account.

Variable Investment Funds: The variable funds are pooled separate accounts that invest directly in designated mutual funds or, in some cases, collective investment trusts. These funds seek high total return over time through a combination of capital appreciation and income. The separate account owns and holds the underlying mutual fund or collective trust shares which are valued daily at their net asset values. Plans and participants hold units of participation in the separate account. The accumulation unit value ("AUV") is the value of each unit in the separate account and the separate account is valued daily as the number of accumulation units held multiplied by the AUV. The AUV is first established when a new fund starts and is then determined daily based on the net asset value of the shares of the underlying fund, the fund's dividends, and the contract's separate account charges. These investments are not exchange traded. These funds are considered to be an investment at NAV using the practical expedient. There are no unfunded commitments from participants in the Plan who invest in this account, and these investments may be redeemed at any time.

3. FAIR VALUE MEASUREMENTS (Continued)

Fixed Account Investment Fund: The Voya Fixed Plus Account III guarantees principal and a minimum guaranteed interest rate for the life of the contract, as well as featuring two declared interest rates: a current rate, determined at least monthly, and a guaranteed minimum floor rate declared for a defined period - currently one calendar year. Contracts are reported at contract value, which approximates fair value. As these investments are contract-based, observable prices for identical or similar investments do not exist and, accordingly, these investments are valued using unobservable inputs (Level 3). The guaranteed minimum floor rate may change after the defined period, but it will never be lower than the minimum guaranteed interest rate. The current rate, the guaranteed minimum floor rate and the minimum guaranteed interest rate are expressed as annual effective yields. Taking the effect of compounding into account, the interest credited to the participant's account daily yields the then current rate. VRIAC's determination of credited interest rates reflects a number of factors, including mortality and expense risks, interest rate guarantees, the investment income earned on invested assets and the amortization of any capital gains and/or losses realized on the sale of invested assets. Under this option, VRIAC assumes the risk of investment gain or loss by guaranteeing the principal amount the participant allocates to this option and promises a minimum interest rate during the accumulation period and also throughout the annuity payout period, if applicable.

Insurance Company General Contract: Investments in TIAA Traditional Annuity Non Benefit Responsive contracts are reported at contract value, which approximates fair value. Contract value is deemed to approximate fair value for risk adjusted ("RA") contracts based on observation of recent participant investments at contract value and by comparison of historical and current yields of highly rated long-term corporate bonds to historical and current crediting interest rates of the contracts, taking into consideration the liquidity restrictions applicable to the contracts. As these investments are contract-based, observable prices for identical or similar investments do not exist and, accordingly, these investments are valued using unobservable inputs (Level 3). See Note 2 for discussion of the Benefit Responsive TIAA Traditional Annuity. The contract value equals the accumulated cash contributions and interest credited to the contract, less any withdrawals. The RA contract does not allow lump-sum cash withdrawals and transfers must be spread over 10 annual installments. For accumulating RA contracts, the average yield and crediting interest rates were approximately 4.00% - 6.75% and 3.70% - 6.25% for the years ending June 30, 2024 and 2023, respectively.

The following table sets forth the level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2024:

	Level 1	Level 2	Level 3	Total
Registered investment company accounts	$ 17,455,545	$ -	$ -	$ 17,455,545
Pooled separate accounts	1,054,948	-	-	1,054,948
Fixed account investment fund	-	-	3,254,551	3,254,551
Insurance company general accounts	-	-	9,102,750	9,102,750
Total assets in the fair value hierarchy	$ 18,510,493	$ -	$ 12,357,301	30,867,794
Variable investment funds (a)				29,526,480
Total investments at fair value				$ 60,394,274

The following table sets forth the level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2023:

	Level 1	Level 2	Level 3	Total
Registered investment company accounts	$ 16,416,994	$ -	$ -	$ 16,416,994
Pooled separate accounts	1,457,926	-	-	1,457,926
Fixed account investment fund	-	-	3,587,143	3,587,143
Insurance company general accounts	-	-	9,700,600	9,700,600
Total assets in the fair value hierarchy	$ 17,874,920	$ -	$ 13,287,743	31,162,663
Variable investment funds (a)				23,951,379
Total investments at fair value				$ 55,114,042

(a) These investments are valued using net asset value as a practical expedient, and therefore have not been classified in the fair value hierarchy.

3. FAIR VALUE MEASUREMENTS (Continued)

The changes in Level 3 assets measured at fair value on a recurring basis are summarized as follows:

Balance at June 30, 2023	$ 13,287,743
Sales	(1,898,993)
Purchases	400,521
Realized gain	466,302
Unrealized gain	101,728
Balance at June 30, 2024	$ 12,357,301

Quantitative information about significant unobservable inputs used in level 3 fair value measurements:

	Fair Value	Valuation Technique	Significant Unobservable Inputs	Range of Significant Input Values
TIAA Traditional Annuity - Non-fully benefit responsive	$ 9,102,750 (2024)	Discounted cash flow	Risk-adjusted discount rate applied	4.00% - 6.75%
	$ 9,700,600 (2023)	Discounted cash flow	Risk-adjusted discount rate applied	3.70% - 6.25%
Voya Fixed Plus III	$ 3,254,551 (2024)	Discounted cash flow	Guaranteed interest rate	1.68% - 1.69%
	$ 3,587,143 (2023)	Discounted cash flow	Guaranteed interest rate	1.09% - 1.58%

4. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS (UNAUDITED)

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the United States Department of Labor ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Custodians have certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

	June 30, 2024	June 30, 2023
Investments:		
Pooled separate accounts	$ 1,054,948	$ 1,475,926
Registered investment company accounts	17,455,545	16,416,994
Variable investment accounts	29,526,480	23,951,379
Fixed investment accounts	3,254,551	3,587,143
Insurance company general accounts	11,138,398	12,189,738
	$ 62,429,922	$ 57,621,180

	For The Year Ended June 30, 2024
Investment loss:	
Net appreciation in fair value of investments	$ 6,252,402
Interest and dividends	1,066,566
	$ 7,318,968

5. PROHIBITED TRANSACTIONS

During the year ended June 30, 2024, the Plan noted operational errors in the determination of plan compensation that resulted in the under calculation of participant elective deferrals and employer matching contributions of $1,322 and $1,818, respectively. Plan management completed the correction of this error during the plan year ending June 30, 2024. In addition, plan management noted one deferral of $3 that was not timely remitted. Plan management corrected the error during the plan year ending June 30, 2024.

During the year ended June 30, 2023, the Plan noted an operational error in the determination of plan compensation that resulted in the under calculation of participant elective deferrals and employer matching contributions of $405 and $717, respectively, related to payroll periods from July 1, 2022 through October 14, 2022. Plan management is required to complete the noted corrections no later than June 30, 2025, which was completed February 1, 2023. In addition, operational errors related to the failure to remit participant elective deferrals and employer matching contributions of $2,117 and $2,006, respectively. Plan management is required to complete the noted corrections no later than June 30, 2025, which was completed February 16, 2024.

6. REPORTABLE TRANSACTIONS

During the years ended June 30, 2024 and 2023, there were no reportable transactions, no investments both acquired and disposed of within the Plan year, no loans or leases in default or uncollectible or non-exempt transactions with parties-in-interest, which would require presentation under the DOL's Rules and Regulations.

7. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by the Custodians; therefore, these transactions qualify as party-in-interest transactions. Purchases and sales of these accounts and the underlying investments comprising these accounts are open market transactions at fair market value. Such transactions are permitted under the provisions of the Plan and are exempt from the prohibition of party-in-interest transactions under ERISA.

8. PLAN TERMINATION

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA and the IRC. In the event of Plan termination, Participants will become 100% vested in their accounts.

9. TAX STATUS OF THE PLAN

The Plan Sponsor has adopted a written plan document and operates in a form that satisfies the prototype 403(b) plan requirements required under final 403(b) plan regulations published on July 26, 2007 (72 Federal Register 41128). The Internal Revenue Service has issued an opinion letter dated May 1, 2015 stating that the plan is acceptable under section 401(a) of the IRC for use by employers for the benefit of their employees. The Organization is relying on the opinion letter (in accordance with Announcement 2001-77) that the Plan meets the qualification requirements of the IRC. The Plan is intended to comply with the applicable requirements of Section 403(b) of the IRC. The Plan Administrator believes that the Plan is currently designed and being operated in compliance with applicable requirements of the IRC and as such is exempt from federal income taxes.

Plan management evaluates tax positions taken by the Plan and recognizes a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of June 30, 2024 and 2023 there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

10. CHANGES IN PLAN OPERATIONS

Effective January 1, 2020, certain administrative defaults for the Plan were updated to be in accordance with final regulations of the Setting Every Community Up for Retirement Enhancement ("SECURE") Act of 2019. These changes included altering the age at which required minimum distributions must begin for participants. If a participant reached the age of 70 ½ prior to 2020, then the prior rule of age 70 ½ applies. If a participant reaches the age of 70 ½ during 2020 or later, that participant must now take his or her first required minimum distribution after reaching the age of 72. Formal amendments to the Plan document to reflect these operational changes will be executed prior to the deadline set forth by the SECURE Act, which is December 31, 2022 for calendar year-end plans. On August 3, 2022, the IRS announced in Notice 2022-33 that it is extending the deadline for amending a retirement plan to reflect the provisions of the SECURE Act. The extended deadline under this notice is December 31, 2025.

On March 27, 2020, in response to COVID-19, Congress passed into law the Coronavirus Aid, Relief, and Economic Security Act (the "CARES Act"). The CARES Act provides several relief provisions temporarily available to qualified retirement plans and their participants which includes a penalty free coronavirus-related distribution for qualifying individuals, increased loan limits and up to a one-year deferral of loan repayments for qualifying individuals, and a waiver for minimum required distributions otherwise required to be made in the 2020 calendar year. For purposes of receiving a coronavirus-related distribution or loan, a "qualifying individual" is defined as an individual who is diagnosed with COVID-19, whose spouse or dependent is diagnosed with COVID-19, or who, as a result of COVID-19, experiences adverse financial consequences as a result of being quarantined, furloughed or laid off, having work hours reduced, being unable to work due to lack of child care, or other factors as determined by the Secretary of the Treasury. Plan management has evaluated the optional provisions of the CARES Act and has implemented the following provisions: (1) increased penalty-free distribution limits of up to $100,000 for qualifying coronavirus reasons; (2) waiver of the 10% excise tax on early distributions and 20% mandatory withholdings for distributions made for qualifying coronavirus reasons; (3) repayment policy of three years for all qualified distributions without being subject to retirement plan contribution limits. Formal amendments to the Plan document for these changes in Plan operations will be executed prior to the deadline set forth by the CARES Act, which is December 31, 2022 for calendar year-end plans. On August 3, 2022, the IRS announced in Notice 2022-33 that it is extending the deadline for amending a retirement plan to reflect the provisions of Section 2203 of the CARES Act, which includes a temporary waiver of minimum required distributions for certain retirement plans and accounts. The extended deadline under this notice is December 31, 2025 for calendar year-end plans. On September 26, 2022, the IRS announced in Notice 2022-45 that it is extending the deadline for amending a retirement plan to reflect the provisions of Section 2202 of the CARES Act, which includes coronavirus-related distributions and changes in loan limits and repayment requirements. The extended deadline under this notice is also December 31, 2025 for calendar year-end plans.

11. PLAN AMENDMENTS

Effective July 1, 2023, the Plan was amended to allow an automatic deferral provision. The automatic deferral applies to each employee whose entry date is on or following the automatic deferral effective date. The Plan Sponsor will withhold as the automatic deferral percentage 3% from the participant's compensation each payroll period unless the participant makes a contrary election. The automatic deferral percentage will increase by 1% per year up to a maximum of 5% of compensation. Elective deferrals will increase on the first day of each plan year.

Effective July 1, 2023, the plan was amended as follows: employee deferrals less than 5% of pay will receive a 100% match after a year of service; employee deferrals of 5% or more will receive a match equal to a % of compensation based on years of service: 1-9 years - 5%, 10-14 years - 6%, 15-19 years - 7%, and 20 and more years - 8% per payroll period. Matching contributions will only be made with respect to pre-tax elective deferrals and Roth elective deferrals.

12. SUBSEQUENT EVENTS

Management has evaluated subsequent events through April 7, 2025, the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN: 75-1451116
Plan Number: 002
June 30, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
POOLED SEPARATE ACCOUNTS				
*	Teachers Insurance and Annuity Association	Real Estate Account	**	$ 1,054,948
REGISTERED INVESTMENT COMPANY ACCOUNTS				
*	College Retirement Equities Fund	Stock Fund R2	**	6,300,282
*	College Retirement Equities Fund	Money Market II Fund	**	382,416
*	College Retirement Equities Fund	Social Choice Fund R2	**	832,681
*	College Retirement Equities Fund	Global Equities Fund R2	**	1,722,425
*	College Retirement Equities Fund	Growth Fund R2	**	2,646,184
*	College Retirement Equities Fund	Equity Index Fund R2	**	1,233,304
*	College Retirement Equities Fund	Inflation-Linked Bond Fund R2	**	594,778
*	College Retirement Equities Fund	Core Bond Fund R2	**	1,160,837
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Core Equity T4	**	10,502
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Core Plus Bond Fund T4	**	224,194
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Equity Index Fund T4	**	241
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen International Equity Index Fund T4	**	388,459
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Large-Cap Growth Fund T4	**	5,933
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Large-Cap Responsibility Equity F	**	63,197
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Large-Cap Value Fund T4	**	388,923
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen LifeCycle Index 2015 Fund	**	34,943
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen LifeCycle Index 2020 Fund	**	22,908
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access LifeCycle Index 2030 Fund	**	774,050
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Mid-Cap Growth Fund T4	**	70,979
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Mid-Cap Value Fund T4	**	254,829
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Real Estate Securities T4	**	142,520
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Small-Cap Blend Index Fund T4	**	100,586
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Quant Small-Cap Equity Fund T4	**	100,374
				17,455,545

See Independent Auditor's Report.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN: 75-1451116
Plan Number: 002
June 30, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
VARIABLE INVESTMENT FUNDS				
*	Alliance Bernstein	AB Large Cap Growth Fund Fund	**	4,139,096
*	Baird Asset Management	Aggregate Bond Fund Class Institutional	**	2,159,381
*	ClearBridge Investments	ClearBridge Small Cap Growth Fund Class	**	1,033,976
*	Parnassus Investments	Parnassus Core Equity Fund Institutional	**	4,294,924
*	Principal Financial Group	Principal Diversified Real Asset Fund Institutional	**	909,741
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2010 Fund Institutional	**	85,438
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2015 Fund Institutional	**	262,112
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2020 Fund Institutional	**	746,748
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2025 Fund Institutional	**	1,094,323
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2030 Fund Institutional	**	1,521,148
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2035 Fund Institutional	**	1,361,947
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2040 Fund Institutional	**	1,165,337
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2045 Fund Institutional	**	1,394,863
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2050 Fund Institutional	**	1,044,648
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	NuveenLifeCycle Index 2055 Fund Institutional	**	332,100
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	NuveenLifeCycle Index 2060 Fund Institutional	**	151,981
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	NuveenLifeCycle Index 2065 Fund Institutional	**	1,286
*	Vanguard Investments	500 Index Fund Admiral	**	3,978,942
*	Vanguard Investments	Small-Cap Index Fund Admiral	**	458,395
*	Vanguard Investments	Real Estate Index Fund Admiral	**	980,446
*	American Funds - Capital Group	EuroPacific Growth Fund R6	**	1,934,411
*	Delaware Investments	Small-Cap Value Fund Institutional	**	71,336
*	PICMO Investment Management	International Bond Fund (US Dollar-Hedged)	**	288,387
*	Putnam Investments	Large-Cap Value Fund Y	**	115,514
				29,526,480

See Independent Auditor's Report.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN: 75-1451116
Plan Number: 002
June 30, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
FIXED ACCOUNT INVESTMENT FUND				
*	Voya Financial	Fixed Plus Account III	**	3,254,551
INSURANCE COMPANY GENERAL ACCOUNTS				
*	Teachers Insurance and Annuity Association	TIAA Traditional Benefit Responsive Annuity	**	2,035,648
*	Teachers Insurance and Annuity Association	TIAA Traditional Non-Benefit Responsive Annuity	**	9,102,750
				11,138,398
NOTES RECEIVABLE FROM PARTICIPANTS				
*	Participant loans	Interest rate ranging from 4.25%-9.50% and maturing through March 2029	$ -	458,927
				$ 62,888,849

* Indicates each identified entity known to be a party-in-interest
** Cost information is omitted when reporting investments that are participant directed

See Independent Auditor's Report.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Form 5500, Schedule H, Part IV, Line 4a
EIN: 75-1451116
Plan Number: 002
For the year ended June 30, 2024

Plan Year	Participant Contributions Transferred Late to Plan	Total that Constitute Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2023	$ 2,117		$ 2,117		
2024	$ 3		$ 3		

* - Represents delinquent participant elective deferral contributions that were deposited in trust later than the applicable ERISA timely deposit deadline.

See Independent Auditor's Report.

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
EPISCOPAL SCHOOL OF DALLAS 403(B) AMENDED AND RESTATED DEFINED CONTRIBUTION PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 07/01/1984

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)

EPISCOPAL SCHOOL OF DALLAS

4100 MERRELL RD

DALLAS TX 75229-6217

2b Employer Identification Number (EIN) 75-1451116

2c Plan Sponsor's telephone number 214-358-4368

2d Business code (see instructions) 611000

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE		04/08/2025	BLANCA HERNANDEZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		
5	Total number of participants at the beginning of the plan year	**5**	319
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	115
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	114
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	186
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	300
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	301
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	267
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	249
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2A 2F 2G 2L 2M

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 2
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

Financial Statements and Independent Auditor's Report

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan

For the years ended June 30, 2024 and 2023

LANE GORMAN TRUBITT, LLC
Accountants & Advisors

2626 Howell Street, Ste 700
Dallas, Texas 75204

P: 214-871-7500
E: askus@lgt-cpa.com

www.lgt-cpa.com

EPISCOPAL SCHOOL OF DALLAS 403(B)
AMENDED AND RESTATED DEFINED
CONTRIBUITON PLAN

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JUNE 30, 2024 AND 2023

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LANE GORMAN TRUBITT, LLC
Accountants & Advisors

Independent Auditors' Report

Plan Administrator and Participants
Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of the Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits as of June 30, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended June 30, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from qualified institutions as of June 30, 2024 and 2023 and for the year ended June 30, 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America ("GAAP").

- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter — Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of June 30, 2024 and the supplemental Schedule of Delinquent Participant Contributions for the year ended June 30, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Lane Gorman Trubitt LLC

Dallas, Texas
April 7, 2025

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
June 30,

	2024	2023
ASSETS		
Investments at fair value:		
Pooled separate accounts	$ 1,054,948	$ 1,457,926
Registered investment company accounts	17,455,545	16,416,994
Variable investment funds	29,526,480	23,951,379
Fixed account investment fund	3,254,551	3,587,143
Insurance company general accounts	9,102,750	9,700,600
	60,394,274	55,114,042
Investments at contract value:		
Insurance company general accounts	2,035,648	2,489,138
Total investments	62,429,922	57,603,180
Notes receivable from participants	458,927	448,878
Total assets	62,888,849	58,052,058
LIABILITIES	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 62,888,849	$ 58,052,058

The accompanying notes are an integral part of these financial statements.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the year ended June 30, 2024

ADDITIONS		
Investment income:		
Net appreciation in fair value of investments	$	6,252,402
Interest and dividends		1,066,566
Total investment income		7,318,968
Interest income on notes receivable from participants		34,162
Contributions:		
Participant		1,397,732
Employer		914,896
Rollover		306,805
Total contributions		2,619,433
Total additions		9,972,563
DEDUCTIONS		
Benefit payments to participants		4,950,782
Administrative expenses		184,990
Total deductions		5,135,772
NET INCREASE		4,836,791
NET ASSETS AVAILABLE FOR BENEFITS, at beginning of year		58,052,058
NET ASSETS AVAILABLE FOR BENEFITS, at end of year	$	62,888,849

The accompanying notes are an integral part of these financial statements.

1. DESCRIPTION OF PLAN

The following description of the Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established by the Episcopal School of Dallas (the "Organization" or "Plan Sponsor") under the provision of Section 403(b) of the United States Internal Revenue Code ("IRC"), which includes a qualified cash or deferred arrangement as described in Section 403(b) of the IRC, for the benefit of eligible employees of the Organization. All full-time employees and part-time employees of the Organization are immediately eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Administration

The Plan is administered by a plan committee. The duties of the plan committee are to oversee the operations of the Plan and to provide for prudent investment of Plan assets. Accordingly, the plan committee has been granted discretionary authority concerning investment and management activities.

On May 24, 2016, the Plan entered into an agreement with Voya Retirement Insurance and Annuity Company ("VRIAC") for plan administration services. This is in addition to the plan administration responsibilities that remain with Teachers Insurance and Annuity Association and College Retirement Equities Fund ("TIAA and CREF"). TIAA and CREF and VRIAC serve as custodians for the Plan's funds (the "Custodians") and execute all investment actions at the discretion of Plan participants. Recordkeeping responsibilities are maintained by Teachers Insurance and Annuity Association of America ("TIAA") and VRIAC for their respective investments.

Contributions

Each year, participants may contribute up to 100% of pre-tax annual eligible compensation as defined in the Plan, subject to the dollar limitation under §402(g) of the IRC. The Plan provides for a participant election to have pre-tax and/or after-tax (Roth) elective deferral contributions made. Participants may also contribute amounts representing rollover distributions from other eligible retirement plans.

Effective July 1, 2023, the Plan was amended to allow an automatic deferral provision. The automatic deferral applies to each employee whose entry date is on or following the automatic deferral effective date. The Plan Sponsor will withhold as the automatic deferral percentage 3% from the participant's compensation each payroll period unless the participant makes a contrary election. The automatic deferral percentage will increase by 1% per year up to a maximum of 5% of compensation. Elective deferrals will increase on the first day of each plan year.

Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions ("Age 50 Catch-Up" contributions). An additional "15-Year Catch-Up" contribution is available under 403(b) arrangements of certain eligible employers (i.e. tax-exempt educational institutions, hospitals, home health service agencies, certain churches and health and welfare organizations). Employees must have completed 15 years of service with the Organization and a calculation must be performed to determine if the employee is eligible for the full $3,000 catch-up amount. Under this catch-up provision, there is a lifetime limit of $15,000. Participants who are eligible for both the 15-Year Catch-Up and the Age 50 Catch-Up are considered to first make contributions under the 15-Year Catch-Up provision. Participants direct the investment of their contributions into various investment options offered by the Plan.

1. DESCRIPTION OF PLAN (Continued)

Contributions (Continued)

Full-time employees, as defined, are eligible to receive matching employer contributions upon completion of one year of service. Employees who work less than 20 hours per week are ineligible to receive matching employer contributions. A contribution is made on behalf of all the Organization's participants who contribute at least 5% of their compensation into the Plan. Effective July 1, 2023, the plan was amended as follows: employee deferrals less than 5% of pay will receive a 100% match after a year of service; employee deferrals of 5% or more will receive a match equal to a % of compensation based on years of service. The Plan provides for matching contributions according to a service-graded match:

Years of Eligibility	Matching Formula
Greater than or equal to 1 year, but less than 10 years	100% of the amount deferred up to 5% of compensation
Greater than or equal 10 years, but less than 15 years	100% of the amount deferred up to 6% of compensation
Greater than or equal 15 years, but less than 20 years	100% of the amount deferred up to 7% of compensation
Greater than 20 years	100% of the amount deferred up to 8% of compensation

Participant Accounts

Each participant's account is credited with the participant's contributions, reduced for any related distributions, and adjusted for allocations of (a) contributions from the Organization, if any, (b) plan earnings or losses, and (c) administrative expenses. The participant determines both the amount to be invested and the allocation of the investment to one or more of the investment alternatives. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions, plus actual earnings thereon, as well as the Organization's matching contribution at the time the contribution is made.

Investment Options

Upon enrollment in the Plan, a participant may direct the contributions made to the Plan to any one or more of the investment alternatives maintained by the Custodians, determined at the discretion of the participant and in such multiples as the participant prescribes. A participant may change his or her investment direction with respect to future contributions or redirect the investment of his or her account balances.

Plan Loans

Plan loans are issued as separate contracts by TIAA, as contemplated under IRC section 72(p)(5) and do not represent Plan assets. Loans are available to participants through TIAA, subsequent to certain limitations. Plan loans are issued from the funds owned by TIAA and loan proceeds are not removed from a participant's account balance. Adequate security is required, and a portion of the participant's account is reserved, or held as collateral, to cover 110% of the outstanding loan in case of default for the period of time the loan is outstanding. The collateral is held in the TIAA Traditional Annuity as either part of a Group Supplemental Retirement Annuity ("GSRA") contract or as a separate Retirement Loan contract.

The loan interest rate for these plan loans may be fixed or variable and the initial rate is determined by the terms of the controlling contract as is the rate adjustment details and frequency. For all Plan loans, interest is paid directly to TIAA. Plan loans are not reflected in the accompanying statements of net assets available for benefits. At June 30, 2024 and 2023, participants had outstanding Plan loan balances due to TIAA of $31,420 and $29,820, respectively.

1. DESCRIPTION OF PLAN (Continued)

Notes Receivable from Participants

Effective June 1, 2016, participant loans were offered as part of the Plan and are issued directly from the participant's account. These participant loans are classified as notes receivable from participants on the accompanying statements of net assets available for benefits, measured at their unpaid principal balance plus any accrued but unpaid interest. Loans must be at least $1,000 and are limited to the lesser of $50,000, reduced by the highest outstanding loan in the previous 12 months, or 50% of their vested account balance. All participant loans are secured by the balance of the participant's account.

The interest rate for notes receivable from participants is fixed at the time of issuance and determined by the prime interest rate as published in the Wall Street Journal plus 1%. Interest income is recorded on the accrual basis in the accompanying statement of changes in net assets available for benefits. The repayments for notes receivable are received directly from participants and are reinvested based on the participant's investment elections in place at the time of repayment. Loans must be repaid within 57 months, or 240 months for a residential loan. Notes receivable from participants have various maturity dates through March 2029. Delinquent participant loans, due to nonpayment as defined, are reclassified as distributions based upon the terms of the Plan document. At June 30, 2024 and 2023, the Plan had outstanding notes receivable from participants of $458,927 and $448,878, respectively. Interest rates on notes receivable range from 4.25% to 9.50% as of June 30, 2024. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of June 30, 2024 and 2023.

Payment of Benefits

On retirement, death, disability, or termination of service, a participant (or participant's beneficiary in the event of death) may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, installment payments, partial payments, or an annuity contract (if assets are held in a custodial account) or converted to an income option (if assets are invested in an annuity contract). For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. In addition, in-service, hardship, and disability distributions are permitted if certain criteria are met. Benefits are recorded when paid.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies consistently applied in the preparation of the accompanying financial statements follows:

Method of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

Use of Estimates

In preparing financial statements, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Administrative Expenses

Certain administrative expenses of the Plan are paid by the Plan. The remaining administrative expenses are paid by the Organization. The Plan has no obligation to reimburse the Organization for the expenses paid by the Organization. Plan expenses paid by the Organization are not included in these financial statements.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses (Continued)

Under the terms of a recordkeeping services agreement amendment effective July 1, 2017, 0.09% of plan assets, 0.20% of plan assets excluding the stability of principal option and $140 per participant per year are deposited into the Plan's Recordkeeping Expense Account which may be used to pay direct, reasonable, and necessary expenses of the Plan as defined by ERISA. The Plan has a forfeiture account. The balance in the forfeiture account at June 30, 2024 and 2023 was $9,551 and $949, respectively. The forfeiture account is used to pay plan expenses. The balance in the Plan's Recordkeeping Expense Account at June 30, 2024 and 2023 was $23,171 and $16,262, respectively. For the year ended June 30, 2024, the Plan paid expenses of $65,879, from the Recordkeeping Expense Account. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation of fair value of investments.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon terms of the Plan document and are taxable to the participants.

Investment Valuation and Income Recognition

Investments are stated at fair value, with the exception of the fully benefit-responsive investments noted below, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Changes in market value are reflected in operations. Pooled separate accounts represent investments with various investment managers. Pooled separate accounts are valued at the net asset value of units held by the Plan at year end. The net asset value is based on the market value of the underlying investments and as supported by the unit prices of actual purchase and sale transactions occurring as of or close to the financial statement date, or as determined by the Custodians. Registered investment company accounts (mutual funds) represent investments with various investment managers. The respective fair values of the mutual funds are determined by reference to the mutual funds' underlying assets, which are principally marketable equity and fixed income securities with the investment managers specifying the sources to use for underlying investment asset prices. Shares held in mutual funds are traded on national securities exchanges and are valued at the net asset value ("NAV") at year end, as presented in the statements of net assets available for benefits.

Purchases and sales of investments are recorded on the trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. The net appreciation (depreciation) of investments, including realized gains and losses on sales during the year and current changes in unrealized appreciation (depreciation) in the market value of investments held at year-end, are presented in the statement of changes in net assets available for benefits.

Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution attributed to a fully benefit responsive investment contract because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits present the investment contracts on a contract value basis.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition (Continued)

The pooled separate account represents an investment in the Teachers Insurance and Annuity Association ("TIAA") Real Estate Account (the "REA") which is a variable annuity. The objective of the REA is to provide favorable long-term returns primarily through rental income and appreciation of real estate and real estate-related investments owned by the REA. The REA will also invest in non-real estate-related publicly traded securities and short-term higher quality liquid investments that are easily converted to cash to enable the REA to meet participant redemption requests, purchase or improve properties, or cover other expense needs. The REA intends to have between 75% and 85% of its assets invested directly in real estate or real estate-related investments. Holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The remainder will be invested in publicly traded, liquid investments, which are priced using values from independent pricing sources. The REA from time to time will also make foreign real estate investments, which may not comprise more than 25% of the REA's net assets. The REA provides for daily purchases and redemptions by the Plan with no advance notice requirements and has redemption prices that are determined by the REA's unit value. Each participant is limited to one redemption transaction from this account per quarter. There are no unfunded commitments from participants in the Plan who invest in this account.

The registered investment company accounts include mutual fund accounts held with TIAA-CREF. TIAA-CREF Funds is registered with the Securities and Exchange Commission under the Investment Company Act of 1940 as an open-end management investment company. Current offerings include domestic and international equities, fixed income, real estate securities, asset allocation and money market funds (the "TIAA-CREF Accounts"). The TIAA-CREF Accounts are valued daily based on their share value. The TIAA-CREF Accounts generally provide for daily redemptions by the Plan with no advance notice requirements, and have redemption prices that are determined by the NAV. Data for NAVs are available daily to plan administrators and client investors on the TIAA website or listed on the NASDAQ website and provide sufficient corroborative evidence to ascertain the relationship between each fund's NAV and the values of individual underlying holdings.

The CREF Accounts invest principally in equity securities, fixed-income instruments, and short-term investments in accordance with each portfolio's investment objectives. The CREF equity funds invest in a diversified portfolio of domestic and/or foreign stocks to achieve a long-term rate of return. The CREF fixed income funds invest in various types of debt securities, including U.S. Government bonds, to achieve a long-term rate of return while preserving capital. CREF multi asset funds invest in domestic and foreign equities and in fixed income securities to achieve a long-term rate of return while giving special consideration to certain social criteria. The CREF money market fund invests in high quality, short-term instruments (commercial paper, bank obligations, and U.S. government-issued securities) to achieve high current income and capital preservation. CREF Account investments are primarily valued using market quotations or prices obtained from independent pricing sources who may employ various pricing methods to value the investments including matrix pricing. CREF Money Market Account holdings are generally valued at amortized cost. Each CREF Account determines its unit value each day. In an effort to reduce market timing and excessive trading, unitholders will are not permitted to make electronic transfers (i.e., transfers over the Internet, by telephone or by fax) back into that same account through a purchase or exchange for 90 calendar days, if a sale/exchange, repurchase, and resale/exchange within that account is made within a sixty-day period, other than for the CREF Money Market Account.

The TIAA-CREF Accounts invests principally in equity securities, fixed-income instruments, other mutual funds, and short-term investments in accordance with each fund's investment objectives. Each fund is a separate portfolio with its own investment objective and strategies. The TIAA-CREF equity funds invest in a diversified portfolio of domestic and/or foreign stocks to achieve a long-term rate of return. The TIAA-CREF fixed income funds invest in various types of debt securities, including U.S. Government bonds, to achieve a long-term rate of return while preserving capital. TIAA-CREF multi asset funds invest in domestic and foreign equities and in fixed income securities to achieve a long-term rate of return. The TIAA-CREF money market fund invests in high quality, short-term instruments to achieve high current income and capital preservation. This account primarily invests in commercial paper, bank obligations, and U.S. government-issued securities. The TIAA-CREF Lifecycle Funds, which are additional funds or portfolios, invest in certain other funds TIAA-CREF Money Market Account holdings are generally valued at amortized cost. Each TIAA-CREF account determines its share value each day. The TIAA-CREF Money Market Fund is managed to maintain a constant value, though not guaranteed, of $1 per share. In an effort to reduce market timing and excessive trading, unitholders will be locked out of a fund for 90 days if a sale/exchange, repurchase, and resale/exchange within that fund is made within a 60-day period, other than for the TIAA-CREF Money Market Fund or TIAA-CREF Short-Term Bond Fund. Certain funds charge a 2% redemption fee on redemption of shares occurring within 60 days of the initial purchase date to defray commissions, market impact or other costs.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition (Continued)

The variable investment funds are pooled separate accounts held with Voya. The separate account owns and holds the underlying mutual fund or collective trust shares which are valued daily at their net asset values. Plans and participants hold units of participation in the separate account. The accumulation unit value ("AUV") is the value of each unit in the separate account and the separate account is valued daily as the number of accumulation units held multiplied by the AUV. There are no restrictions on redemption of the funds.

The TIAA Traditional Annuity (the "Traditional Annuity") is a fixed rate annuity contract that is fully and unconditionally guaranteed by Teachers Insurance and Annuity Association of America. The type of contract through which a participant invests in the Traditional Annuity determines the applicability of certain account features, such as the guaranteed minimum interest rate, additional interest declarations, the degree of liquidity of the participant's account, and the options for receiving income upon retirement. When participants choose to allocate a portion of their retirement savings to the Traditional Annuity during the accumulation phase of the contract, their contributions purchase a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal, plus a specified minimum rate of interest, is guaranteed by TIAA-CREF's claims-paying ability. The Traditional Annuity is reported at contract value and segregated into non-benefit and fully benefit responsive categories. During the accumulation phase, the Traditional Annuity provides a guarantee of principal, a guaranteed minimum rate of interest (between 1% and 3%), and the potential for additional interest if declared by TIAA. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1. Additional interest is not guaranteed for future years. In determining crediting rates, TIAA considers a variety of factors, such as (a) the net investment earnings rate associated with each grouping of contributions received, (b) the financial strength of TIAA and its current capital and surplus level, (c) the competitive environment, and (d) amounts to retain as a risk provision to ensure that contract guarantees will be met. When the contract value accumulation is converted to an annuity based on life expectancy, the present value of the stream of payments is equal to the accumulation. Contract value equals the accumulated cash contributions, interest credited to the Plan's contracts, and transfers, if any, less any withdrawals and transfers, if any. The Traditional Annuity is not available for sale or transfer on any securities exchange. TIAA issues various types of contracts as funding vehicles for retirement plans. Certain contract types contain liquidity restrictions on the redemption of TIAA Traditional Annuity accumulations, which could impact the value realized upon exiting the contract. The Plan Administrator does not believe that the occurrence of any such event, which would limit the Plan's ability to transact at contract value with participants, is probable. The fixed annuity contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

The Plan invests in investment contracts through the Voya Fixed Plus Account III (the "Fixed Fund"). The Fixed Fund is backed by Voya's general account assets. The Fixed Fund is credited with contributions and earnings on the underlying investments and charged for participant withdrawals. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value. All contributions and transfers to the Fixed Fund earn interest at the guaranteed rate in effect at the time such contribution or transfer is made. All monies in the Fixed Fund will earn interest at the guaranteed rate until that guaranteed rate is changed. Voya bears the risk of the Fixed Fund values and for paying interest. The underlying contract has no restrictions on the use of Plan assets and there are no valuation reserves recorded to adjust contract amounts. The Fixed Fund is considered to be fully benefit-responsive and is included in the accompanying financial statement at contract value, which represents contributions made under the contract plus earnings, less withdrawals and administrative expenses.

Risks and Uncertainties

The Plan provides for investments in various investment securities with different investment strategies, which, in general, are exposed to various risks, such as interest rate, credit, foreign investment, active management, and overall market volatility risks. Market risks include global events, which could impact the value of investment securities, such as a pandemic or international conflict. The Plan attempts to limit these risks by authorizing and offering participants a broad range of investment options that are invested in high quality securities or are offered and administered by reputable and known investment companies. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits. The Plan's exposure to a concentration of risk is limited by the diversification of investments across multiple investment fund options. Additionally, the investments within each investment fund option are further diversified into varied financial instruments.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risks and Uncertainties (Continued)

Market conditions have resulted in an unusually high degree of volatility and increased the risks and may affect the short-term liquidity associated with certain investments held by the Plan which could impact the value of investments after the date of these financial statements. Because the values of individual investments fluctuate with market conditions, the amount of gains or losses that will be recognized in subsequent periods, if any, cannot be determined.

Plan Records Management

In November 2007, the Department of Labor ("DOL") issued amended regulations eliminating an exemption granted to 403(b) plans from the annual Form 5500 reporting and disclosure requirements under Part 1 of Subtitle B of Title I of ERISA. Prior to the amended regulations, the Plan was not viewed as a separate reporting entity. Historically, the Plan was viewed as a collection of individual contracts with which participants could engage in a range of actions with limited involvement, if any, by the Organization. Accordingly, various accounting records and supporting documents related to the Plan's 403(b) contracts and custodial accounts issued to current and former employees prior to July 1, 2008 were not available from TIAA and CREF. Consequently, the accompanying financial statements have been prepared based on available records analyzed by Plan management.

As certain records were not available from the inception of the Plan, the effect, if any, on the completeness or accuracy of the Plan's accompanying financial statements cannot be determined.

3. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures* provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. For the year ended June 30, 2024, there were no significant transfers in or out of levels 1, 2, or 3.

3. FAIR VALUE MEASUREMENTS (Continued)

Following is a description of the valuation methodologies used for assets measured at fair value. As identified below for some of the annuity contracts, the Plan has applied a practical expedient and concluded that the net asset value ("NAV") reported by the underlying fund approximates the fair value of the investment, unless it is probable that all or a portion of the investment will be sold for an amount different from the NAV. There have been no changes in the methodologies used at June 30, 2024 and 2023:

Pooled Separate Account: Real Estate Account ("REA") - The REA generally invests in real estate properties and real estate related investments. The REA's fair value is principally derived from the market value of the underlying real estate holdings or other real estate related investments. Real estate is valued principally using external appraisals, which are estimates of property values based on a valuation professional's opinion. The fund is valued at NAV, which is considered by management to be the best approximation of fair value. Daily unit values for the TIAA REA are listed on NASDAQ's website. Although the underlying assets of the fund cannot be quickly sold and converted to liquid assets, the TIAA general account provides the fund with a liquidity guarantee whereby TIAA ensures that the fund has funds available to meet participant redemption, transfer, or cash withdrawal requests.

The REA provides for daily purchases and redemptions with no advance notice requirements, and has redemption prices that are determined by the REA's NAV. Each participant is limited to one redemption transaction from this account per quarter. There are no unfunded commitments from participants in the Plan who invest in this account.

Registered Investment Company Accounts: CREF Accounts and TIAA Access Annuities - The fair values of accumulation units held by the Plan in CREF Accounts and TIAA Access Annuities are based on each account's daily net asset value ("NAV"), which is considered by Plan management to be the best approximation of fair value. Data for NAVs are available daily to Plan administrators and client investors on TIAA and CREF's website or listed on the NASDAQ website and provide sufficient corroborative evidence to ascertain the relationship between each fund's NAV and the values of individual underlying holdings. Underlying holdings include mutual funds and are primarily valued using market quotations or prices obtained from independent pricing sources.

In an effort to reduce market timing and excessive trading, unitholders are not permitted to make electronic transfers (i.e., transfers over the internet, by telephone, or by fax) back into the same account through a purchase or exchange for 90 calendar days, if a sale/exchange, repurchase, and resale/exchange within that account is made within a six-day period, other than for the CREF Money Market Account.

Variable Investment Funds: The variable funds are pooled separate accounts that invest directly in designated mutual funds or, in some cases, collective investment trusts. These funds seek high total return over time through a combination of capital appreciation and income. The separate account owns and holds the underlying mutual fund or collective trust shares which are valued daily at their net asset values. Plans and participants hold units of participation in the separate account. The accumulation unit value ("AUV") is the value of each unit in the separate account and the separate account is valued daily as the number of accumulation units held multiplied by the AUV. The AUV is first established when a new fund starts and is then determined daily based on the net asset value of the shares of the underlying fund, the fund's dividends, and the contract's separate account charges. These investments are not exchange traded. These funds are considered to be an investment at NAV using the practical expedient. There are no unfunded commitments from participants in the Plan who invest in this account, and these investments may be redeemed at any time.

3. FAIR VALUE MEASUREMENTS (Continued)

Fixed Account Investment Fund: The Voya Fixed Plus Account III guarantees principal and a minimum guaranteed interest rate for the life of the contract, as well as featuring two declared interest rates: a current rate, determined at least monthly, and a guaranteed minimum floor rate declared for a defined period - currently one calendar year. Contracts are reported at contract value, which approximates fair value. As these investments are contract-based, observable prices for identical or similar investments do not exist and, accordingly, these investments are valued using unobservable inputs (Level 3). The guaranteed minimum floor rate may change after the defined period, but it will never be lower than the minimum guaranteed interest rate. The current rate, the guaranteed minimum floor rate and the minimum guaranteed interest rate are expressed as annual effective yields. Taking the effect of compounding into account, the interest credited to the participant's account daily yields the then current rate. VRIAC's determination of credited interest rates reflects a number of factors, including mortality and expense risks, interest rate guarantees, the investment income earned on invested assets and the amortization of any capital gains and/or losses realized on the sale of invested assets. Under this option, VRIAC assumes the risk of investment gain or loss by guaranteeing the principal amount the participant allocates to this option and promises a minimum interest rate during the accumulation period and also throughout the annuity payout period, if applicable.

Insurance Company General Contract: Investments in TIAA Traditional Annuity Non Benefit Responsive contracts are reported at contract value, which approximates fair value. Contract value is deemed to approximate fair value for risk adjusted ("RA") contracts based on observation of recent participant investments at contract value and by comparison of historical and current yields of highly rated long-term corporate bonds to historical and current crediting interest rates of the contracts, taking into consideration the liquidity restrictions applicable to the contracts. As these investments are contract-based, observable prices for identical or similar investments do not exist and, accordingly, these investments are valued using unobservable inputs (Level 3). See Note 2 for discussion of the Benefit Responsive TIAA Traditional Annuity. The contract value equals the accumulated cash contributions and interest credited to the contract, less any withdrawals. The RA contract does not allow lump-sum cash withdrawals and transfers must be spread over 10 annual installments. For accumulating RA contracts, the average yield and crediting interest rates were approximately 4.00% - 6.75% and 3.70% - 6.25% for the years ending June 30, 2024 and 2023, respectively.

The following table sets forth the level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2024:

	Level 1	Level 2	Level 3	Total
Registered investment company accounts	$ 17,455,545	$ -	$ -	$ 17,455,545
Pooled separate accounts	1,054,948	-	-	1,054,948
Fixed account investment fund	-	-	3,254,551	3,254,551
Insurance company general accounts	-	-	9,102,750	9,102,750
Total assets in the fair value hierarchy	$ 18,510,493	$ -	$ 12,357,301	30,867,794
Variable investment funds (a)				29,526,480
Total investments at fair value				$ 60,394,274

The following table sets forth the level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2023:

	Level 1	Level 2	Level 3	Total
Registered investment company accounts	$ 16,416,994	$ -	$ -	$ 16,416,994
Pooled separate accounts	1,457,926	-	-	1,457,926
Fixed account investment fund	-	-	3,587,143	3,587,143
Insurance company general accounts	-	-	9,700,600	9,700,600
Total assets in the fair value hierarchy	$ 17,874,920	$ -	$ 13,287,743	31,162,663
Variable investment funds (a)				23,951,379
Total investments at fair value				$ 55,114,042

(a) These investments are valued using net asset value as a practical expedient, and therefore have not been classified in the fair value hierarchy.

3. FAIR VALUE MEASUREMENTS (Continued)

The changes in Level 3 assets measured at fair value on a recurring basis are summarized as follows:

Balance at June 30, 2023	$ 13,287,743
Sales	(1,898,993)
Purchases	400,521
Realized gain	466,302
Unrealized gain	101,728
Balance at June 30, 2024	$ 12,357,301

Quantitative information about significant unobservable inputs used in level 3 fair value measurements:

	Fair Value	Valuation Technique	Significant Unobservable Inputs	Range of Significant Input Values
TIAA Traditional Annuity - Non-fully benefit responsive	$ 9,102,750 (2024)	Discounted cash flow	Risk-adjusted discount rate applied	4.00% - 6.75%
	$ 9,700,600 (2023)	Discounted cash flow	Risk-adjusted discount rate applied	3.70% - 6.25%
Voya Fixed Plus III	$ 3,254,551 (2024)	Discounted cash flow	Guaranteed interest rate	1.68% - 1.69%
	$ 3,587,143 (2023)	Discounted cash flow	Guaranteed interest rate	1.09% - 1.58%

4. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS (UNAUDITED)

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the United States Department of Labor ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Custodians have certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

	June 30, 2024	June 30, 2023
Investments:		
Pooled separate accounts	$ 1,054,948	$ 1,475,926
Registered investment company accounts	17,455,545	16,416,994
Variable investment accounts	29,526,480	23,951,379
Fixed investment accounts	3,254,551	3,587,143
Insurance company general accounts	11,138,398	12,189,738
	$ 62,429,922	$ 57,621,180

	For The Year Ended June 30, 2024
Investment loss:	
Net appreciation in fair value of investments	$ 6,252,402
Interest and dividends	1,066,566
	$ 7,318,968

5. PROHIBITED TRANSACTIONS

During the year ended June 30, 2024, the Plan noted operational errors in the determination of plan compensation that resulted in the under calculation of participant elective deferrals and employer matching contributions of $1,322 and $1,818, respectively. Plan management completed the correction of this error during the plan year ending June 30, 2024. In addition, plan management noted one deferral of $3 that was not timely remitted. Plan management corrected the error during the plan year ending June 30, 2024.

During the year ended June 30, 2023, the Plan noted an operational error in the determination of plan compensation that resulted in the under calculation of participant elective deferrals and employer matching contributions of $405 and $717, respectively, related to payroll periods from July 1, 2022 through October 14, 2022. Plan management is required to complete the noted corrections no later than June 30, 2025, which was completed February 1, 2023. In addition, operational errors related to the failure to remit participant elective deferrals and employer matching contributions of $2,117 and $2,006, respectively. Plan management is required to complete the noted corrections no later than June 30, 2025, which was completed February 16, 2024.

6. REPORTABLE TRANSACTIONS

During the years ended June 30, 2024 and 2023, there were no reportable transactions, no investments both acquired and disposed of within the Plan year, no loans or leases in default or uncollectible or non-exempt transactions with parties-in-interest, which would require presentation under the DOL's Rules and Regulations.

7. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by the Custodians; therefore, these transactions qualify as party-in-interest transactions. Purchases and sales of these accounts and the underlying investments comprising these accounts are open market transactions at fair market value. Such transactions are permitted under the provisions of the Plan and are exempt from the prohibition of party-in-interest transactions under ERISA.

8. PLAN TERMINATION

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA and the IRC. In the event of Plan termination, Participants will become 100% vested in their accounts.

9. TAX STATUS OF THE PLAN

The Plan Sponsor has adopted a written plan document and operates in a form that satisfies the prototype 403(b) plan requirements required under final 403(b) plan regulations published on July 26, 2007 (72 Federal Register 41128). The Internal Revenue Service has issued an opinion letter dated May 1, 2015 stating that the plan is acceptable under section 401(a) of the IRC for use by employers for the benefit of their employees. The Organization is relying on the opinion letter (in accordance with Announcement 2001-77) that the Plan meets the qualification requirements of the IRC. The Plan is intended to comply with the applicable requirements of Section 403(b) of the IRC. The Plan Administrator believes that the Plan is currently designed and being operated in compliance with applicable requirements of the IRC and as such is exempt from federal income taxes.

Plan management evaluates tax positions taken by the Plan and recognizes a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of June 30, 2024 and 2023 there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

10. CHANGES IN PLAN OPERATIONS

Effective January 1, 2020, certain administrative defaults for the Plan were updated to be in accordance with final regulations of the Setting Every Community Up for Retirement Enhancement ("SECURE") Act of 2019. These changes included altering the age at which required minimum distributions must begin for participants. If a participant reached the age of 70 ½ prior to 2020, then the prior rule of age 70 ½ applies. If a participant reaches the age of 70 ½ during 2020 or later, that participant must now take his or her first required minimum distribution after reaching the age of 72. Formal amendments to the Plan document to reflect these operational changes will be executed prior to the deadline set forth by the SECURE Act, which is December 31, 2022 for calendar year-end plans. On August 3, 2022, the IRS announced in Notice 2022-33 that it is extending the deadline for amending a retirement plan to reflect the provisions of the SECURE Act. The extended deadline under this notice is December 31, 2025.

On March 27, 2020, in response to COVID-19, Congress passed into law the Coronavirus Aid, Relief, and Economic Security Act (the "CARES Act"). The CARES Act provides several relief provisions temporarily available to qualified retirement plans and their participants which includes a penalty free coronavirus-related distribution for qualifying individuals, increased loan limits and up to a one-year deferral of loan repayments for qualifying individuals, and a waiver for minimum required distributions otherwise required to be made in the 2020 calendar year. For purposes of receiving a coronavirus-related distribution or loan, a "qualifying individual" is defined as an individual who is diagnosed with COVID-19, whose spouse or dependent is diagnosed with COVID-19, or who, as a result of COVID-19, experiences adverse financial consequences as a result of being quarantined, furloughed or laid off, having work hours reduced, being unable to work due to lack of child care, or other factors as determined by the Secretary of the Treasury. Plan management has evaluated the optional provisions of the CARES Act and has implemented the following provisions: (1) increased penalty-free distribution limits of up to $100,000 for qualifying coronavirus reasons; (2) waiver of the 10% excise tax on early distributions and 20% mandatory withholdings for distributions made for qualifying coronavirus reasons; (3) repayment policy of three years for all qualified distributions without being subject to retirement plan contribution limits. Formal amendments to the Plan document for these changes in Plan operations will be executed prior to the deadline set forth by the CARES Act, which is December 31, 2022 for calendar year-end plans. On August 3, 2022, the IRS announced in Notice 2022-33 that it is extending the deadline for amending a retirement plan to reflect the provisions of Section 2203 of the CARES Act, which includes a temporary waiver of minimum required distributions for certain retirement plans and accounts. The extended deadline under this notice is December 31, 2025 for calendar year-end plans. On September 26, 2022, the IRS announced in Notice 2022-45 that it is extending the deadline for amending a retirement plan to reflect the provisions of Section 2202 of the CARES Act, which includes coronavirus-related distributions and changes in loan limits and repayment requirements. The extended deadline under this notice is also December 31, 2025 for calendar year-end plans.

11. PLAN AMENDMENTS

Effective July 1, 2023, the Plan was amended to allow an automatic deferral provision. The automatic deferral applies to each employee whose entry date is on or following the automatic deferral effective date. The Plan Sponsor will withhold as the automatic deferral percentage 3% from the participant's compensation each payroll period unless the participant makes a contrary election. The automatic deferral percentage will increase by 1% per year up to a maximum of 5% of compensation. Elective deferrals will increase on the first day of each plan year.

Effective July 1, 2023, the plan was amended as follows: employee deferrals less than 5% of pay will receive a 100% match after a year of service; employee deferrals of 5% or more will receive a match equal to a % of compensation based on years of service: 1-9 years - 5%, 10-14 years - 6%, 15-19 years - 7%, and 20 and more years - 8% per payroll period. Matching contributions will only be made with respect to pre-tax elective deferrals and Roth elective deferrals.

12. SUBSEQUENT EVENTS

Management has evaluated subsequent events through April 7, 2025, the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN: 75-1451116
Plan Number: 002
June 30, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
POOLED SEPARATE ACCOUNTS				
*	Teachers Insurance and Annuity Association	Real Estate Account	**	$ 1,054,948
REGISTERED INVESTMENT COMPANY ACCOUNTS				
*	College Retirement Equities Fund	Stock Fund R2	**	6,300,282
*	College Retirement Equities Fund	Money Market II Fund	**	382,416
*	College Retirement Equities Fund	Social Choice Fund R2	**	832,681
*	College Retirement Equities Fund	Global Equities Fund R2	**	1,722,425
*	College Retirement Equities Fund	Growth Fund R2	**	2,646,184
*	College Retirement Equities Fund	Equity Index Fund R2	**	1,233,304
*	College Retirement Equities Fund	Inflation-Linked Bond Fund R2	**	594,778
*	College Retirement Equities Fund	Core Bond Fund R2	**	1,160,837
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Core Equity T4	**	10,502
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Core Plus Bond Fund T4	**	224,194
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Equity Index Fund T4	**	241
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen International Equity Index Fund T4	**	388,459
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Large-Cap Growth Fund T4	**	5,933
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Large-Cap Responsibility Equity F	**	63,197
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Large-Cap Value Fund T4	**	388,923
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen LifeCycle Index 2015 Fund	**	34,943
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen LifeCycle Index 2020 Fund	**	22,908
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access LifeCycle Index 2030 Fund	**	774,050
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Mid-Cap Growth Fund T4	**	70,979
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Mid-Cap Value Fund T4	**	254,829
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Real Estate Securities T4	**	142,520
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Small-Cap Blend Index Fund T4	**	100,586
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Access Nuveen Quant Small-Cap Equity Fund T4	**	100,374
				17,455,545

See Independent Auditor's Report.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN: 75-1451116
Plan Number: 002
June 30, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
VARIABLE INVESTMENT FUNDS				
*	Alliance Bernstein	AB Large Cap Growth Fund Fund	**	4,139,096
*	Baird Asset Management	Aggregate Bond Fund Class Institutional	**	2,159,381
*	ClearBridge Investments	ClearBridge Small Cap Growth Fund Class	**	1,033,976
*	Parnassus Investments	Parnassus Core Equity Fund Institutional	**	4,294,924
*	Principal Financial Group	Principal Diversified Real Asset Fund Institutional	**	909,741
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2010 Fund Institutional	**	85,438
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2015 Fund Institutional	**	262,112
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2020 Fund Institutional	**	746,748
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2025 Fund Institutional	**	1,094,323
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2030 Fund Institutional	**	1,521,148
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2035 Fund Institutional	**	1,361,947
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2040 Fund Institutional	**	1,165,337
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2045 Fund Institutional	**	1,394,863
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	Nuveen LifeCycle Index 2050 Fund Institutional	**	1,044,648
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	NuveenLifeCycle Index 2055 Fund Institutional	**	332,100
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	NuveenLifeCycle Index 2060 Fund Institutional	**	151,981
*	Teachers Insurance and Annuity Association - College Retirement Equities Fund	NuveenLifeCycle Index 2065 Fund Institutional	**	1,286
*	Vanguard Investments	500 Index Fund Admiral	**	3,978,942
*	Vanguard Investments	Small-Cap Index Fund Admiral	**	458,395
*	Vanguard Investments	Real Estate Index Fund Admiral	**	980,446
*	American Funds - Capital Group	EuroPacific Growth Fund R6	**	1,934,411
*	Delaware Investments	Small-Cap Value Fund Institutional	**	71,336
*	PICMO Investment Management	International Bond Fund (US Dollar-Hedged)	**	288,387
*	Putnam Investments	Large-Cap Value Fund Y	**	115,514
				29,526,480

See Independent Auditor's Report.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN: 75-1451116
Plan Number: 002
June 30, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
FIXED ACCOUNT INVESTMENT FUND				
*	Voya Financial	Fixed Plus Account III	**	3,254,551
INSURANCE COMPANY GENERAL ACCOUNTS				
*	Teachers Insurance and Annuity Association	TIAA Traditional Benefit Responsive Annuity	**	2,035,648
*	Teachers Insurance and Annuity Association	TIAA Traditional Non-Benefit Responsive Annuity	**	9,102,750
				11,138,398
NOTES RECEIVABLE FROM PARTICIPANTS				
*	Participant loans	Interest rate ranging from 4.25%-9.50% and maturing through March 2029	$ -	458,927
				$ 62,888,849

* Indicates each identified entity known to be a party-in-interest
** Cost information is omitted when reporting investments that are participant directed

See Independent Auditor's Report.

Episcopal School of Dallas 403(b) Amended and Restated Defined Contribution Plan
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Form 5500, Schedule H, Part IV, Line 4a
EIN: 75-1451116
Plan Number: 002
For the year ended June 30, 2024

Plan Year	Participant Contributions Transferred Late to Plan	Total that Constitute Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2023	$ 2,117		$ 2,117		
2024	$ 3		$ 3		

* - Represents delinquent participant elective deferral contributions that were deposited in trust later than the applicable ERISA timely deposit deadline.

See Independent Auditor's Report.